Serial #: 09/976,443

In reply to Office Action mailed: December 24, 2003

Page 1 of 7

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial #:

09/976,443

Applicant:

Ronald E. Sloan et al.

Filed:

October 12, 2001

Title:

AUTOMATED COACHING FOR A FINANCIAL MODELING AND COUNSELING

SYSTEM

TC/AU:

3628

Examiner:

J. C. Pwu

Docket #:

60021-376002

CERTIFICATE OF MAILING

I hereby certify under 37 CFR § 1.8 that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 gn April 26, 2004.

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Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 RECEIVED

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GROUP 3600

AMENDMENT AND RESPONSE

This paper is responsive to the Office Action dated December 24, 2003.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.